

Remarks/Arguments

A. Pending Claims

Claims 2-3, 10, 15-16, 23, 28-29, and 36 have been cancelled. Claims 1, 14, and 27 have been amended. Claims 1, 5, 14, 17, 27, 31, and 40-48 are pending.

B. The Claims Are Not Anticipated by Musmanno Pursuant to 35 U.S.C. § 102(e)

The Examiner rejected claims 1-3, 5, 10, 14-16, 18, 23, 27-29, 31, 36, and 40-48 under 35 USC §102(e) as being anticipated over U.S. Patent No. 5,940,809 to Musmanno et al. (hereinafter “Musmanno”). Applicant respectfully disagrees with these rejections.

The standard for “anticipation” is one of fairly strict identity. A claim can only be anticipated if each and every element set forth in the claims is found to be either expressly or inherently described in the cited art. *Verdegaal Bros. V. Union Oil Co. of California*, 814 F.2d 728, 631, 2 USPQ2d 1051, 1053 (Fed. Cir. 1987), MPEP § 2131.

Amended claim 1 is directed to a method of configuring a dynamic database packageset switching program. Claim 1 states, in part:

obtaining a database comprising processing parameter values used in processing financial transactions, wherein each processing parameter is associated with a predetermined financial transaction;

displaying a plurality of key elements on the display screen, wherein the key elements comprise data from financial transactions;

selecting one or more of the displayed key elements;

creating a key definition, wherein the key definition comprises one or more of the selected key elements;

associating one or more processing parameters with the key definition, the association process comprising:

entering a key value for each of the key elements of the key definition in a first field of a template displayed on a display screen of a monitor coupled to an FSO computer system, wherein the combination of key values identifies the predetermined financial transaction; and

associating a database identifier with the key values entered in the first field by entering the database identifier in a second field of the template displayed on the display screen, wherein the database identifier entered in the second field of the template comprises a database location of one or more processing parameters used to process the financial transaction identified by the key values entered in the first field; and

storing the entered key value and the database identifier in a first memory coupled to the FSO computer system.

Musmanno does not appear to teach or suggest at least these features of claim 1, in combination with the other features of the claim.

The Office Action alleges that Musmanno shows the features of claim 1. Specifically, the Office Action attempts to equate the “key value” of Applicant’s claims with reference (334) of Musmanno, the “template” of Applicant’s claims with reference (300) of Musmanno, the “database identifier” of Applicant’s claims with the “UID” of Musmanno, and the processing parameters of Applicant’s claims with reference (324) of Musmanno. Applicant respectfully submits that Musmanno does not appear to teach these features.

Applicant’s claims are directed to a method of configuring a dynamic database packageset switching program. A dynamic database switching program is an application that assists in locating data needed by other applications. As stated in Applicant’s specification:

A database packageset contains information needed by the FSO database software to locate and access data in the most efficient way for a particular application program in the FSO business transaction processing system. Database packageset

switching occurs when the database packageset values associated with one application program are changed to the database packageset values associated with another application program in the same business transaction processing system. Dynamic database packageset switching occurs when the database packageset values associated with one application program are changed in real-time to the database packageset values associated with another application program in the same business transaction processing system.
(Specification, pg. 2, l. 7-15)

FSO transaction processing software uses one or more processing parameters while processing a transaction. Processing parameters include data required by the software to process the transaction. For example, Applicant's specification states:

The FSO business transaction processing system may include processing parameters used in processing transactions. Processing parameters may be used to apply business logic to the data elements in the transaction during processing. An example of a transaction in the FSO system is a credit card transaction. An example of a processing parameter is a transaction price that may be charged to a client of a credit card institution for processing a credit card transaction.

The Office Action attempts to equate the processing parameters of Applicant's claims with reference (324) of Musmanno. Musmanno states:

In handling SPAs (328), the system also accesses the procedure rules data table (324), which includes information such as the order in which transactions found in the SPA should be processed. When information is needed from a data table, the table loads utility (342) is implemented.

Element 324 of Musmanno appears to be the procedure rules data table. Applicant submits that even if the rules data table of Musmanno includes "processing parameters" as described by Applicant's claims and specification, Musmanno does not appear to teach or suggest that such data is accessed using dynamic database packageset switching key definitions or key values.

Applicant's claims include a process for defining a key definition. The process includes:

displaying a plurality of key elements on the display screen, wherein the key elements comprise data from financial transactions;

selecting one or more of the displayed key elements;

creating a key definition, wherein the key definition comprises one or more of the selected key elements;

The key definition is composed of one or more key elements. The key definition is created by selecting one or more key elements from a list of key elements. For example, Applicant's specification teaches:

In one embodiment, a list 142 of all key elements available for inclusion in a particular key definition may be presented on a computer display screen 140 to a user of the FSO system. In this example, list 142 includes key elements V through Z. Computer display screen 140 may also display a "use in this key" parameter 144 and a key element sequence parameter 146 for each key element displayed. The state of the "use in this key" parameter 144 may be displayed in any form suitable to represent a binary parameter. In this example, YES/NO is used, with YES representing a key element selected to be used as a key element in this key definition, and NO representing a key element not selected to be used as a key element in this key definition. A user may change the state of the "use in this key" parameter for a key element by changing the displayed state of the "use in this key" parameter. In one embodiment, the user may select the "use in this key" parameter using a cursor control device and enter the textual representation of the desired state of the "use in this key" parameter using an input device. In this example, the "use in this key" parameter for key elements W, X and Z are set to YES to indicate that W, X and Z are to be used as key elements in the key definition. The key element sequence parameter may be used to specify the order in which the key elements will appear in the key definition. In this example, key element X is set to appear as the first key element, key element W is set to appear as the second key element, and key element Z is set to appear as the third key element.

The key definition is a template for forming a unique identifier for a given financial transaction. This unique identifier is used to access the appropriate data needed to process the transaction. The formation of a key definition does not appear to be taught or suggested by Musmanno. The Office Action appears to equate the external data (334) of Musmanno with this feature.

Applicant submits that the external data (334) feature of Musmanno is a database, not an identifier of a given financial transaction. For example, Musmanno teaches:

In processing transactions, the system accesses various financial databases including customer accounts and parameters for those accounts, which are all grouped as asset manager database (336), external data (334), and architecture (338). Many of these databases are discussed below in connection with the authorization example.

(Musmanno, col. 7, l. 27-33)

Applicant's claims also include, but are not limited to the feature of:

associating one or more processing parameters with the key definition, the association process comprising:

entering a key value for each of the key elements of the key definition in a first field of a template displayed on a display screen of a monitor coupled to an FSO computer system, wherein the combination of key values identifies the predetermined financial transaction; and

associating a database identifier with the key values entered in the first field by entering the database identifier in a second field of the template displayed on the display screen, wherein the database identifier entered in the second field of the template comprises a database location of one or more processing parameters used to process the financial transaction identified by the key values entered in the first field;

After defining one or more key definitions, Applicant's claimed method also includes the process of configuring the dynamic database packageset switching program for use in finding the appropriate information. The process of configuring the program includes defining one or more specific identifiers based on the key definitions that have been prepared. The specific identifiers may be created by entering key values for each of the key elements of the key definition. The key values represent possible key values that may be obtained from a financial transaction during processing. Each of the created specific identifiers is associated with a database identifier. The database identifier indicates the location of the data needed to process the financial transaction. Applicant submits that Musmanno does not appear to teach preparing a key definition.

Furthermore, Musmanno does not appear to teach or suggest the feature of entering specific key values for key elements of the key definition, in combination with the other features of the independent claims. Additionally, Musmanno does not appear to teach or suggest the feature of associating a database identifier with a specific identifier base don a key definition, in combination with the other features of the independent claims.

The Office Action appears to equate the unique identifier (“UID”) of Musmanno with the database identifier of Applicant’s claims. Applicant respectfully disagrees that the UID of Musmanno is the same as Applicant’s database identifier. Referring to Figure 14, Applicant’s database identifier is shown associated with specific key values based on a key definition. The database identifier indicates the specific location of the data need to process a financial transaction. The key definition and the specific key values that are entered into the dynamic database packageset switching program are used to locate the database identifier that will allow a financial transaction processing application to obtain the data needed to process the transaction.

With respect to the UID, Musmanno states:

The central reference 340 utility shown in FIG. 3 may be implemented by a central reference facility 400 (FIG. 4) which utilizes the UID. The UID is a basic concept of the system which assigns a distinct number to each FI customer. It is a stable, non-changing identifier used as a key to access data in the application database tables. All customer processing within the central asset management system is performed against data stored under this UID.
(Musmanno, col. 6, l. 9-16)

The UID is an integer sequentially assigned by a module controlling the assignment process. Although no specific information can be gained from looking at the UID, it acts as an anchor for external numbers susceptible to change. As shown in FIG. 4, the Central Reference Facility (CRF) (400) stores the relationships between the external numbers and the UIDs. It consists of four tables, and several online and batch programs that maintain these tables. The tables are Central Reference Control (402), Central Reference (404), Central Reference History (406), and Central Reference Log (408). The Central Reference Control table (402) serves as a control mechanism for assigning new UIDs. It contains the next available UID, the highest UID allowed today and the maximum

number of UUIDs that can be assigned each day. The maximum number of new UUIDs per day is set to avoid any errors, such as endless loops, from generating a huge number of false UUIDs.
(Musmanno, col. 6, l. 25-41)

The UUID of Musmanno does not appear to be a database identifier, but, instead a reference number that is used to access data in the database. Additionally, Musmanno teaches that the UUID is a “sequentially assigned integer” for which “no specific information can be gained from looking at the UUID.” Applicant’s claims are directed to the use of a key definition that allows the dynamic creation of one or more identifiers that are based on information obtained from a financial transaction. As such, Applicant submits that Musmanno does not appear to teach or suggest either the use of key definitions and/or the use of a database identifier linked to specific identifiers created using the key definition.

Applicant submits that, for at least the reasons provided above, claim 1 and the claims depending from claim 1 are patentable over Musmanno. Applicant therefore respectfully requests the removal of the 35 U.S.C. §102(e) rejections of these claims.

Amended claim 14 states:

A carrier medium comprising program instructions, wherein the program instructions are executable by a computer system to implement a method of configuring a dynamic database packageset switching program, the method comprising:

obtaining a database comprising processing parameter values used in processing financial transactions, wherein each processing parameter is associated with a predetermined financial transaction;

displaying a plurality of key elements on the display screen, wherein the key elements comprise data from financial transactions;

selecting one or more of the displayed key elements;

creating a key definition, wherein the key definition comprises one or more of the selected key elements;

associating one or more processing parameters with the key definition, the association process comprising:

entering a key value for each of the key elements of the key definition in a first field of a template displayed on a display screen of a monitor coupled to an FSO computer system, wherein the combination of key values identifies the predetermined financial transaction; and

associating a database identifier with the key values entered in the first field by entering the database identifier in a second field of the template displayed on the display screen, wherein the database identifier entered in the second field of the template comprises a database location of one or more processing parameters used to process the financial transaction identified by the key values entered in the first field; and

storing the entered key value and the database identifier in a first memory coupled to the FSO computer system.

Applicant submits that, for at least the same reasons cited above with respect to claim 1, claim 14 and the claims dependent from claim 14 are patentable over Musmanno.

Amended claim 27 states:

A system comprising:

a computer program;
an FSO computer system;
a database, wherein the database comprises processing parameter values used in processing financial transactions, wherein each processing parameter is associated with a predetermined financial transaction;
wherein the computer program is executable on the FSO computer system to execute:

displaying a plurality of key elements on the display screen, wherein the key elements comprise data from financial transactions;

selecting one or more of the displayed key elements;

creating a key definition, wherein the key definition comprises one or more of the selected key elements;

associating one or more processing parameters with the key definition, the association process comprising:

entering a key value for each of the key elements of the key definition in a first field of a template displayed on a display screen of a monitor coupled to the FSO computer system, wherein the combination of key values identifies the predetermined financial transaction; and
associating a database identifier with the key values entered in the first field by entering the database identifier in a second field of the template displayed on the display screen, wherein the database identifier entered in the second field of the template comprises a database location of one or more processing parameters used to process the financial transaction identified by the key values entered in the first field; and

storing the entered key value and the database identifier in a first memory coupled to the FSO computer system.

Applicant submits that, for at least the same reasons cited above with respect to claim 1, claim 27 and the claims dependent from claim 27 are patentable over Musmanno.

Claim 41 describes a combination of features including: “wherein the dynamic database packageset switching program is configured during installation of a financial service organization system.” The cited art does not appear to teach or suggest at least these features of claim 41, in combination with the other features of the claim.

Claim 42 describes a combination of features including: “wherein the dynamic database packageset switching program is further configured after installation of a financial service organization system.” The cited art does not appear to teach or suggest at least these features of claim 42, in combination with the other features of the claim.